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PTO/SB/05 (03-01)

Approved for use through 10/31/2002. OMB 0651-0032

Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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UTILITY PATENT APPLICATION TRANSMITTAL

Only for new nonprovisional applications under 37 CFR 1.53(b)

Attorney Docket No.

11559-003

Total Pages 60

First Named Inventor or Application Identifier

Bruce Bent

Express Mail Label No.

EL 477 034 939 US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231

1. ☒ Fee Transmittal Form [Total Pages 2]
Submit an original, and a duplicate for fee processing)

2. ☒ Applicant claims Small Entity status, see 37 C.F.R. § 1.27

3. ☒ Specification [Total Pages 45]

(preferred arrangement set forth below)

-Descriptive title of the Invention

-Cross Reference to Related Applications

-Statement Regarding Fed sponsored R&D

-Reference to Microfiche Appendix

-Background of the Invention

-Brief Summary of the Invention

-Brief Description of the Drawings (if filed)

-Detailed Description of the Invention (including drawings, if filed)

-Claim(s)

-Abstract of the Disclosure

4. ☒ Drawing(s) (35 USC 113) [Total Sheets 9]

5. ☒ Oath or Declaration (unexecuted) [Total Sheets 2]

a. ☐ Newly executed (original or copy)

b. ☐ Copy from a prior application (37 CFR 1.63(d))
(for continuation/divisional with Box 19 completed)

i. ☐ DELETION OF INVENTOR(S)

Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33 (b).

6. ☐ Application Data Sheet. See 37 CFR 1.76

7. ☐ CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)

8. ☐ Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)

a. ☐ Computer Readable Copy

b. ☐ Paper Copy (identical to computer copy)

c. ☐ Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

9. ☐ Assignment Papers (cover sheet & document(s))

10. ☐ 37 CFR 3.73(b) Statement (when there is an assignee) ☐ Power of Attorney

11. ☐ English Translation Document (if applicable)

12. ☐ Information Disclosure Statement (IDS)/PTO-1449 ☐ Copies of IDS Citations

13. ☐ Preliminary Amendment

14. ☒ Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)

15. ☐ Certified Copy of Priority Document(s)
(if foreign priority is claimed)

16. ☒ Nonpublication Request under 35 U.S.C. 122 (b)(2)(i).
Applicant must attach form PTO/SB/35 or its equivalent

17. ☐ Other:

18. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

☐ Continuation ☐ Divisional ☐ Continuation-in-part (CIP) of prior application No: filed

19. CORRESPONDENCE ADDRESS

Customer Number:



20583

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Express Mail No.: EL 477 034 939 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of: Bent et al.

Application No.: To be Assigned

Group Art Unit: To Be Assigned

Filed: Concurrently Herewith

Examiner: To be Assigned

For: SYSTEMS AND METHODS
FOR PROVIDING LOAN
MANAGEMENT FROM CASH
OR DEFERRED LOAN
ARRANGMENTS

Attorney Docket No.: 11559-003

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen (18) months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

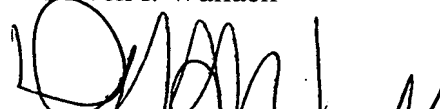


35,402

Steven I. Wallach

(Reg. No.)

Date March 6, 2002



38,594

By: Dwight H. Renfrew, Jr.

(Reg. No.)

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Enclosures

PENNIE & EDMONDS LLP

COUNSELLORS AT LAW
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New York, N.Y. 10036-2711

ATTORNEY DOCKET NO. 11559-003Date: March 6, 2002

Assistant Commissioner for Patents
Box PATENT APPLICATION
Washington, D.C. 20231

Sir:

The following utility patent application is enclosed for filing:

Applicant(s): Bent et al.

Executed on: Unexecuted

Title of Invention: SYSTEMS AND METHODS FOR PROVIDING LOAN MANAGEMENT FROM CASH OR
DEFERRED INCOME ARRANGEMENTS

PATENT APPLICATION FEE VALUE

TYPE	NO. FILED	LESS	EXTRA	EXTRA RATE	FEE
Total Claims	57	-20	37	\$18.00 each	\$ 666.00
Independent	5	-3	2	\$84.00 each	\$ 168.00
Minimum Fee					\$ 740.00
Multiple Dependency Fee If Applicable (\$280.00)					\$ 0.00
Total					\$ 1,574.00
Applicant qualifies for the 50% Reduction for Independent Inventor, Nonprofit Organization or Small Business Concern					- \$ 787.00
Total Filing Fee					\$ 787.00

- ☒ **DO NOT PUBLISH.** I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).
- ☐ Priority of application no. filed on in is claimed under 35 U.S.C. § 119.
- ☐ The certified copy of the priority application has been filed in application no. filed
- ☐ Amend the specification by inserting before the first line the following sentence: This is a continuation-in-part of application no. filed .

Please charge the required fee to Pennie & Edmonds LLP Deposit Account No. 16-1150. A copy of this sheet is enclosed.

Respectfully submitted,

Steven L. Wallach

35,402

(Reg. No.)

By: Dwight H. Renfrew, Jr.

38,594

(Reg. No.)

PENNIE & EDMONDS LLP

Enclosure

This form is not for use with continuation, divisional, re-issue, design or plant patent applications.